



In Re:

Ronald M. Savine, Jr.

Case No.: 17-13407-JNP

Adv. No.:

Hearing Date: 5/30/2017

Order Filed on May 30, 2017 by  
Clerk U.S. Bankruptcy Court  
District of New Jersey

### **ORDER REGARDING REAFFIRMATION AGREEMENT**

The relief set forth on the following pages, numbered two (2) through 2 is hereby  
**ORDERED.**

**DATED: May 30, 2017**

  

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Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

The Reaffirmation Agreement

between the Debtor(s) and Wells Fargo

Financial National Bank is:  
(Creditor)

\_\_\_\_\_ Approved

XX Disapproved.

However, the Court finds and concludes that the Debtor(s) has fully complied with deadlines of 11 U.S.C. Sections 521(a)(2), 521(a)(6) and 362(h). Accordingly, Creditor must seek further order of this Court in order to exercise any remedies under the subject installment agreement with respect to any pre-petition non-monetary defaults thereunder.

**IT IS FURTHER ORDERED** that in accordance with D.N.J. LBR 4001-2:

A secured creditor does not violate the automatic stay imposed by § 362 of the Code or the discharge injunction imposed by § 524 of the Code when it sends any of the following documents to the debtor:

- (1) \_\_\_\_\_ a regular monthly  
statement or payment coupon;
- (2) \_\_\_\_\_ a reminder statement  
which is informational only and does not demand payment;
- (3) \_\_\_\_\_ a notice of the status of  
an escrow account, including a notice regarding calculation of a new monthly payment  
based on a change in the property tax or insurance premium; or
- (4) \_\_\_\_\_ a notice of an adjustment  
to a variable rate monthly mortgage payment resulting from a change in the interest rate.

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Ronald M. Savine, Jr.  
Debtor

Case No. 17-13407-JNP  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: May 30, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 01, 2017.

db Ronald M. Savine, Jr., 72 Shawnee Pl, Galloway, NJ 08205-3434

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 01, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 30, 2017 at the address(es) listed below:

Brian Thomas on behalf of Trustee Brian Thomas brian@brianthomaslaw.com,  
bthomas@ecf.epiqsystems.com  
Brian Thomas brian@brianthomaslaw.com, bthomas@ecf.epiqsystems.com  
Brian C. Nicholas on behalf of Creditor QUICKEN LOANS INC. bnicholas@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor QUICKEN LOANS INC. dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
John R. Morton, Jr. on behalf of Creditor ACAR Leasing LTD d/b/a GM Financial Leasing  
mortonlaw.brcraig@verizon.net, tfitz@mortoncraig.com;mhazlett@mortoncraig.com  
Scott M. Zauber on behalf of Debtor Ronald M. Savine, Jr. szauber@subranni.com,  
ecf@subranni.com;desk@subranni.com;cwild@subranni.com;jwiesner@subranni.com;mmorrow@subranni.com;  
hinnaurato@subranni.com  
Thomas J Subranni on behalf of Debtor Ronald M. Savine, Jr. jwiesner@subranni.com,  
desk@subranni.com;jwiesner@subranni.com;hinnaurato@subranni.com;G21182@notify.cincompass.com;szau  
ber@subranni.com;cwild@subranni.com;ecf@subranni.com  
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8